

STATE LEVEL BANKERS' COMMITTEE, ASSAM
MINUTES OF THE MEETING FOR THE QUARTER ENDED DECEMBER, 2013 HELD AT
ASSAM ADMINISTRATIVE STAFF COLLEGE, KHANAPARA ON 25-02-2014

The State Level Bankers' Committee meeting for the state of Assam for the quarter ended December, 2013 was held on 25th February, 2014 in the Conference Hall of Assam Administrative Staff College, Khanapara, Guwahati with Shri R.T.Jindal, IAS, Addl. Chief Secretary, Govt. of Assam in the chair. The meeting was attended by other senior officials of RBI, NABARD, Banks, Financial Institutions and Govt. line departments. The list of participants is enclosed.

At the outset, Shri Z.T. Khiangte, AGM, SBI greeted all the participants with a warm welcome and requested all to have a very meaningful discussion. Shri Khiangte then requested Shri M.A. Sahu, General Manager(NW-1), SBI to deliver his inaugural address, on behalf of the Convenor Bank.

2. **Shri M.A.Sahu, General Manager, SBI**, in his opening address welcomed Shri R.T.Jindal, Addl. Chief Secretary, Govt of Assam, Shri A.P.Sandilya, CGM, NABARD, Shri Sathy, GM RBI and senior officials of GoA, KVIC, RBI, NABARD, Banks. He then highlighted the performance of the Banks in the state of Assam as follows:

Deposits increased by Rs.704 crores during this quarter with YoY at 12.03%

Advances increased by Rs. 908 crores in this quarter with YoY at 16.38%

Priority sector advances increased by Rs.699 crores during this quarter over September,2013 quarter showing quarterly growth of 3.71%.

CD ratio increased from 45.59% to 46.33% during the quarter ended December, 2013 and C&I:D ratio from 51.57% to 52.42%. CD ratio was highest in Lakhimpur district (63.40%), and was lowest in Dima Hasao District (22.66%).

Under Annual Credit Plan achievement has been only 43%, with a growth of Rs.4539 Cr. against target of Rs.10670 Cr. Performance under sub sectors were: Agriculture-43%, Industry-27% and Services & other Priority Sectors-67%.

KCC: out of total target of 696100, banks have issued 277220 KCC upto December,2013 and this needed to be stepped up.

Under Micro Credit and credit linkage of SHGs, out of a total target of 75000, banks have credit linked only 10868 SHGs. Efforts to be made to rework the strategies to credit link more & more SHGs.

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Progress of opening at least one account for each family in villages: Households covered: 3380780 numbers out of total House hold of 6367295 numbers. Banks were requested to increase pace and cover the remaining households quickly.

19 RSETIs have been opened in the state so far out of a target of 27. Land has been allotted by GoA in 16 centres. He requested the GoA to expedite the allotment of land for the remaining RSETIs.

All banks have opened 140 new bank branches in the state up to December,2013 against the target of 200 new branches. Banks were advised to cover the shortfall in the current quarter.

4. The committee thereafter proceeded with the Agenda items under the Chairmanship of **Sri R.T. Jindal, IAS, Addl.Chief Secretary, GoA.**

Agenda No.1

Adoption of Minutes

Since no request for any amendments had come up in respect of the minutes of the last SLBC meeting for September'13 qtr. held on 20.12.2013, the house took it as accepted and agreed to this effect.

Agenda -2

Review of Gol instructions regarding Financial Inclusion

(a) As per Gol instructions banks were to ensure opening of at least one account per family living in the service area villages allotted to them. Out of total households of 6367295, 3380780 had so far been covered, which was around 50%. All banks were advised to complete the process in their respective areas at the earliest

(b) The coverage status of villages with population 1000 to 1999 was as follows: (i) Total No. of villages 5224 and villages covered so far was 4292. It was decided that this would positively be completed in the current quarter.

(c) Total No. of villages with population of 5000 and above was 168. Villages so far covered by Brick and Mortar branches/ Ultra Small Branches were 166, out of which (USB) were 158; (B&M) 8, and the remaining 2 villages should be covered by Union Bank of India and Assam Gramin Vikash Bank positively.

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Union Bank informed the house that Chaishimana Branch would be opened shortly. AGVB informed the house that there was an error in as much as Sakomatha village in Na Duar Forest Reserve, Sonitpur District, could not be located. Convenor Bank was asked to look into this in consultation with District Authorities and resolve the issue.

Agenda No-3

Action point No.1

Follow up action on the decision of the SLBC meeting:

With regard to non-submission of data by LDM Tinsukia, UBI should take suitable action and arrange for uploading the SLBC data well in time by their LDMs.

Action points No. 2 & 3: Agriculture Lending : Crop Loans/KCC **(Also including Agenda No. 6)**

Agl. Loan portfolio compared to September' 13 increased by 184 crores with 2.62% growth over September,2013. Agl advances at the end of December'2013 is Rs.7216 crores (inclusive of investment of RIDF), which was 19.53% of the total advance (RBI bench mark : 18%).

Crop loans	: Rs. 3248 crores
Term loans	: Rs. 3968 crores
Total	: Rs. 7216 crores

New loans sanctioned during the quarter

Crop loans	: Rs. 1204 Cr
Term loans	: Rs. 780 Cr
Total	: Rs. 1984 Cr

The achievement of Agriculture target up to December, 2013 was Rs.1984 crores (43%). As on December,2012 the achievement in Agl target was R.1376 crores(37%)

KCC target	: 696100
No.of new cards issued during the year	: 277220
Cumulative position of KCC	: 1548747

Action point 3(b): Regarding renewal of existing KCCs from Rs.50,000/- to Rs.1,00,000/- on the basis of Land Cultivation Certificate(LCCs) issued by the

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Village Level Extension Workers(VLEWs) and countersigned by the Agricultural Extension officer of the Govt. of Assam. The Chairman informed that while he was Agri Production Commissioner it was made clear to the house that KCC should be issued only after identification of borrowers. However, if SLBC once again required approval for the norms of renewal of KCCs from Rs.50000/- to Rs.1,00,000/-on the basis of Land Cultivation Certificate(LCCs) issued by the Village Level Extension Workers(VLEWs) and countersigned by the Agricultural Extension officer of the Govt. of Assam instead of Land Holding Certificate/Pattas, then it is confirmed that SLBC has now given approval for the same.

Action point No. 4

(Also including Agenda No. 5)

CD Ratio

CD ratio had increased from 45.59% as on September'13 to 46.33% and C&I:D ratio from 51.57% to 52.42% as at the end of quarter December'2013.

Banks with less than 20% CD ratio were as under:

(i)HSBC, (ii)Kotak Mahindra Bank,(iii) Vijaya Bank,(iv)BOM,(v) P&SB,and (vi)ANB

(a) Total No. of Banks operating in the State : 34

(b) No. of Banks with CD ratio less than 20% : 6

(c) No. of Banks with CD ratio between 20% to 30% : 6

(d) No. of Banks with CD ratio between 30% to 40% : 7

(e) No. of Banks with CD ratio above 40% : 15

The banks with low or marginal CD ratio were advised to take effective steps to increase this ratio.

Action point No.5:

(Also including Agenda No. 7)

Annual Credit Plan 2013-14

ACP performance for 2013-14 is as under :

Target -Rs 10670Cr.

Achieved -Rs. 4539Cr.

Percentage- 43%

Year to year performance: 59% as on December'2012.

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Segment wise summary

Rs. In Crore

	<u>Target</u>	<u>Achievement</u>	<u>%</u>	<u>Y to Y %</u>
Agri total	4564	1984	43	37
(of which Crop loans)	2887	1204	42	20
Industry	3800	1015	27	116
Other Priority	2306	1540	67	79
Total	10670	4539		

The Chairman expressed unhappiness over the slow progress and advised Banks' to meet their mandates as the State offered tremendous opportunity for growth in Agriculture. Banks should work in tandem with Agriculture Deptt., GoA for good synergies to be generated.

Action Point No 6

DCC Meeting

The position regarding DCC and DLRC meetings: 7(seven) districts viz, Tinsukia, Dibrugarh, Cachar, Sibsagar, Golaghat, Kokrajhar, Sonitpur have not conducted for last two quarters.

UCO & UBI banks to ensure that matter is suitably taken up at District level and the meetings are regularly held as per stipulated periodicity.

Action Point no. 7

PMEGP

As on 31.12.2013

Target	: 11432
Proposal received	: 6077
Proposal sanctioned	: 979
Proposal disbursed	: 572
Proposal pending for disbursement	: 427
Proposal rejected	: 205

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Shri P.C.Das, Director, KVIC, appraised the house that as on date 16000 PMEGP applications have been sponsored to the bank branches, out of which 3080 applications have been sanctioned by all the banks. The performance of many of

the Banks was very poor. The Chairman informed the house that due to poor performance, the GoA had written to all Heads of the Banks to instruct their operating branches to sanction PMEGP loans at the earliest. He further requested all the senior officials of the Banks to instruct their branches to improve the position.

General Manager, SBI informed the house that SBI had already had a meeting with the controllers of their branches to improve the position of PMEGP loan sanction and disbursement and requested all banks to give extra efforts to improve the position. The Chairman requested all banks to send the up to date position to him through SMS on every Tuesday.

The house assured the Chairman that maximum efforts would be put in to clear pending PMEGP before end of March'14.

Action Point No. 8

Updating of Land records

A Sub-committee was formed with SBI, UBI and UCO bank with UCO bank being the convenor of the sub-committee. UCO bank appraised the house that unfortunately they could not conduct the meeting during the last quarter. However, they assured the house that in the next week they will conduct a meeting and the decision will be sent to SLBC.

Action Point no. 9

(Also including Agenda 13)

RSETI

Out of 27 RSETIs to be established, land had been allotted for 16 RSETIs. Revenue Deptt. was advised to arrange for allotment of the land in the remaining 11 cases. The position of RSETIs in Assam was as under:

SL.NO	NAME OF BANK	TARGET	LAND ALLOTTED	OPENED
1	SBI	5	4	4
2	AGVB	5	3	4
3	UBI	9	2	4
4	CBI	1	1	1
5	UCO	6	5	5
6	RUDSETI	1	1	1
	TOTAL	27	16	19

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Assam Gramin Vikash Bank assured the house that they will open their last RSETI within March,2014.

Mr. Manoj Kumar, IAS, State Mission Director, ASRLM appraised the house that after completion of training the Director should issue certificate to the trainees and a copy of certificate to be enclosed while claiming the reimbursement of training cost. Mr S.K.Haldar, state Project Co-ordinator in reply appraised the house that certificates were being issued and the issuing authority himself submitting the list of trainees to NRLM for reimbursement, so enclosing individual copies of all the certificates issued would be duplication of work. He mentioned that the main problem was in credit-linkage.

The Chairman suggested that as per requirements of NRLM, columns would be made in the statements submitted by the Directors/Bankers in their claim for reimbursement from NRLM. He further appraised the house that it should be minuted that “ it was not only the responsibility of the sponsoring bank to finance the trainees, all other banks should pass the instructions to their branches to extend credit to the RSETI trained candidates”.

The Chairman informed the house that Deptt. of P&RD, GoA would write to MoRD, Gol to relax the norms for Assam as far as land allotment is concerned due to some districts finding it difficult to provide suitable land in the Head quarters/ RSETI centres. Some separate amount may be allotted by MoRD for procurement of land in such centres.

Action Point No. 10

(Also including Agenda No.14)

FLC

Status of FLCs opened as on 31.12.2013 was as under:

1. SBI : Target -6. Opened -6 (Bongaigaon, Chirang, Mushalpur, Udalguri, Diphu and Haflong)
2. UBI : Target 12, Opened 11 (Lakhimpur, Cachar, Nagaon, Morigaon, Karimganj, Hailakandi, Dibrugarh, Dhemaji, Jorhat & Golaghat district)Tinsukia district was yet to open.
3. UCO: Target 9, Opened 9 (Barpeta, Nalbari, Dhubri, Goalpara, Kokrajhar, , Sonitpur, Darrang and Kamrup rural and Kamrup Metro districts).

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Only FLC Bongaigaon had been maintaining the record of credit linkage which is 778 numbers and amount sanctioned Rs.54.23 lacs up to December,2013.

Mr.D.Sethy, GM,RBI appraised the house that apart from FLC, as per RBI mandates all rural branches are required to conduct at least one Financial Literacy camp every month. The Branch Managers should conduct such camps in villages in their service area. He requested all the Banks to pass the message to all concerned to carry out such programmes. This was a part of Financial Inclusion Plan.

Action Point no. 11

(Also including Agenda No.10)

Implementation of Revival/Restructuring & Reform package for the Handloom Sector & Target for Weavers Credit Cards

Mr. A.P.Sandilya, CGM, NABARD appraised the house that regarding Revival/ Restructuring & Reform packages submitted by banks, NABARD had already released Rs.21 crores in the 1st phase and Rs.9 crores will be released soon. He further informed the house that Margin Money would be available in case of Weavers Credit Cards at 20% of Project cost from 27.09.2013, maximum Rs.10000/-, as against Rs.4200/-.

Action point No. 12

Recovery support from Govt of Assam

Regarding recovery support from GoA, the Chairman advised that the Bankers should take the help of Revenue Deptt. Regarding waiver of upfront fee for filing Bakijai cases, he requested RBI,NABARD and SBI to once again take up the matter with Principal Secretary(Finance), Dept.of Financial Services. The General Manager RBI appraised the house that RBI had already written to the GoA on the subject after the Special SLBC meeting in February'13 and reply is yet to be received. Convenor Bank was requested to take up the matter with Finance Department Govt of Assam on behalf of the House.

Remaining Agenda items:

Agenda No.4

E-payment & Electronic Benefit Transfer(EBT)

Three banks SBI,AGVB and CBI have jointly executed MOU with the GoA for payment of MGNREGA through EBT mode. 87799 transactions of MGNREGA have been done by SBI in Morigaon and Barpeta districts. UBI and UCO were of the opinion that only 3 banks have been given the advantage of transacting EBT, other banks should also be given opportunity to make the EBT a success.

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The Chairman advised the other Banks to take up the matter with Finance Deptt. /P&RD GoA individually.

Agenda No.5

Development in Banking operation in the state

Already discussed in Agenda No.3, Action point No.4

Agenda No.6

Agriculture Advance

Already discussed in Agenda No.3, Action Point No.2&3

Agenda No.7

Review of Performance under ACP

Already discussed in Agenda No.3, Action point No.5

Agenda No. 8

Review of progress of financing under MSME sector

The positive cumulative growth up to the quarter (from Dec'12 level) was Rs. 3551 Cr., which was 93% over December'12 level. The sub-segment wise achievement was as under:

Sub-segment	Target(Rs. In crores)	Achievement over Dec'12	%
Micro Enterprise	1830	1730	95
Small Enterprise	1467	1365	93
Medium Enterprise	503	456	91
Total	3800	3551	93

SHG Credit Linkage(Direct)

The performance in SHG Credit Linkage during the quarter was as under

No. of SHG credit linked-	10868
Amount sanctioned	Rs.92 Cr.

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Agenda No. 9

Implementation of SGSY/Aajeevika mission/NRLM Scheme

As per record 4141 applications received and 4060 proposals sanctioned by all banks up to December,2013, but State Mission Director, ASRLM Shri Manoj Kumar informed the house that the data may not be correct and that it maybe the old SGSY scheme. According to him ASRLM had promoted 30,000 SHGs and out which 10,000 SHGs had already been given Revolving Fund. The General Manager, SBI, advised that there appeared to be a disconnect between ASRLM and the SLBC/Banks. Data had not been submitted to SLBC. Even NABARD were not aware of this. House agreed to have this resolved through separate meeting of Convenor Bank with ASRLM and NABARD.

Agenda No.10

Weavers Credit Card

Already discussed in Agenda No.3, Action Point No.11

Agenda No. 11

Personal Banking Advances

Education Loan

SLBC noted that the performance under Education loan was satisfactory.

Agenda No. 12

Credit Flow to Minority Communities

SLBC was of the opinion that the position of credit flow to Minority Communities in the identified districts are satisfactory baring two districts viz,Goalpara and Kokrajhar. The data provided by LDMs may be reviewed.

Agenda No.13

RSETI

Already discussed in Agenda No.3, Action point No.9

Agenda No.14

FLC

Already discussed in Agenda No.3, Action Point No.10

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Agenda No.15

SJSRY

Target	: 6100(UWSP+USEP)
Application received	: 442
Proposals sanctioned	: 346
Amount sanctioned	: 281.40 lacs
Proposals disbursed	: 324
Amount disbursed	: 249.29 lacs

Agenda No.16

Sanction of loans by Banks to Trained candidates under the Central Sector Scheme "Establishment of Agri-Clinics and Agri Business Centres" (ACABC)

NABARD advised the house that they had already released subsidy of Rs.8.7 crores and another Rs.13 crores were under process of release. NABARD is the routing agency of subsidy of all these schemes:

- (a) Agri-clinics and Agri-Business Centres
- (b) Rural Godown
- (c) Solar Machine
- (d) Animal Husbandary
- (e) Dairy Development

Syndicate Bank appraised the house that they have sanctioned 2(two) projects under the scheme.

NABARD appraised the house that Project cost above Rs.5 lacs would require collateral security and Margin Money, which many of the applicants were unable to provide and this was one of the reasons for low performance in the state. Banks were advised to step up lending under the above scheme.

Agenda No.17

Up-scaling the Self Help Group(SHG)- Bank Linkage Programme

Discussed under agenda No. 8. However, NABARD requested the banks to give some extra efforts to achieve the targets because till date only 15% of the target had been achieved.

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Agenda No.18

Agri-Business: GSS-Dairy Entrepreneurship Development Scheme(DEDS), Review of Performance

The Bankers appraised the house that they were financing under the scheme. The CGM, NABARD appraised the house that cost of construction and Investment was very high in Assam compared to other states. The Chairman also agreed that the scheme had not picked up in Assam.

Agenda No.19

Mapping of Clearing House Establishment of Clearing House Facility at centres having three or more Bank branches and no Clearing House

UCO Bank advised that out of 19 centres they do not have any branch in 9 centres and in other centres they were in the process of establishing Clearing House. SLBC to examine the matter and initiate the process for re-allotment of these 9(nine) centres, if required. UBI advised that clearing House in Naharkatia was already established and Badarpur, Bokakhat, Patharkandi, Ram Krishna Nagar and Bihupuria were in process.

UCO and UBI to submit the latest status to Convenor SLBC.

Agenda No.20

Rajiv Rinn Yojana(RRY) Gol, Ministry of Housing and Urban Poverty Allevation, New Delhi has given a Target for disbursement of the scheme

The Chairman advised the house that they should try to achieve the target allotted to them. Details of the scheme had already been mailed to all banks. Further, Banks may visit the website Govt. of India site for the purpose.

Agenda No.21

Guwahati High Court order No. PIL(SUO-MOTO) No.4 of 2013 dated 12.12.2013

The matter was discussed in the meeting and it has been resolved that Convenor Bank should hold a meeting separately with all banks to arrive at consensus/common stand on the direction of H'norable High Court, Guwahati in the above PIL(SUO- MOTO) relating to ATM security in the state of Assam.

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Agenda No.22

Agri Business: KCC. Allegation regarding involvement of Dalals(Middleman)

The matter was discussed in the meeting and it has been resolved that all Banks should issue instructions to their branches not to engage middlemen and to always be vigilant in such matters.

Agenda No.23

Launch of Equity Grant and Credit Guarantee Fund Scheme for Farmer Producer Companies

Since no representative from Small Farmers Agri Business Consortium were present in the meeting, the agenda item could not be discussed.

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Action Points that emerged in the SLBC, Assam, meeting dated 25.02.2014

No	Action to be taken	Action by
1.	Data relating to SLBC meeting should be submitted in time & correctly through SLBC website	All Banks & Lead Banks for LDMS
2	Agriculture lending in the State should be increased.	All Banks. RBI
3.	(a) KCC/Crop loans sanction and disbursement should be major thrust area. (b) Renewal of KCCs from Rs.50000/- to Rs.1,00,000/- on the basis of Certificate issued by Village Level Extension Workers(VLEWs) and countersigned by Agriculture Extension officer of GoA instead of Land holding certificate/Pattas.	(a) and (b) All Banks
4	Credit portfolio of banks needs to be increased to improve the C D Ratio of the state.	All Banks
5.	All Banks must achieve 100% of their target under Annual Credit Plan for 2013-14.	All Banks
6.	DCC meetings at the district level should be held regularly.	All Lead banks.
7.	PMEGP: (a) All banks should achieve the target. (b) Private banks must participate for implementation of PMEGP scheme in the State.	(a) All banks (b) All private Banks
8.	a) RSETIs are to be set up by banks as per the allotment. b) Sub-committee to meet regularly to resolve the problems.	a) All allottee banks b) Concerned Sub-committee
9.	FLCs: a) Banks, having lead bank responsibilities, to set up FLC in all Lead District Manager's office. UBI has to open one FLC within this quarter. b) No. of training programme organised and number of people trained and number of Trainees linked with credit to	a) UBI b) SBI, UBI and UCO c) All banks to

	be advised to this house. c) All rural branches to conduct at least one Financial Literacy camp in every month.	appraise
10	a) Implementation of Revival/restructuring & reform package for the handloom sector. b) Sanction/disbursement of loan under Weavers Credit Card as per allotted target of Gol	a & b): All Banks/GoA
11	Recovery support from GoA (a) Removal of up-front fee for filling of Bakijai cases by GoA (b) Computerisation of Bakijai system by GoA.	(a) concerned banks (b) GoA
12	Update of land records: A sub-committee was formed with UCO, UBI and SBI with UCO Bank being the Convenor of Sub-committee to work out the requirements of Banks for creation of equitable mortgage and the problems currently faced by Banks.	UCO Bank to appraise

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LIST OF PARTICIPANTS IN THE SLBC(ASSAM) MEETING HELD ON 25.02.2014

(A) RBI, NABARD etc.

1	Shri. D. Sethy	GM(oic)	RBI	Guwahati
2	„ R.C.Bal	AGM	„	„
3	„ A.P.Sandilya	CGM	NABARD	„
4	Smt. Rajashree Baruah	GM	“	
5	Shri M. Mukherjee	DGM	„	„

(B) State & Central Govt. officials

6	Shri R.T. Jindal	Addl. Chief Secretary(I&C)	GoA	„
7	„ I. Hoque	Secretary (Finance)	„	„
8	„ Manoj Kumar	SMD, ASRLM	GoA	„
9	„ R.R. Hazarika	Director, Finance(IF) Deptt.,	GoA	„
10	„ Gunagobinda Das	Consultant, FI, ASRLM	GoA	„
11	„ Dr. H.Konch	SPM-FI, ASRLM	„	„
12	Ms Gayatri Sharma	FI, ASRLM	„	„
13	Shri S.K.Haldar	State Project Co-Ord,RSETI	Gol	„
14	„ Pradip Kr. Talukdar	Project Co-ordinator	„	„
15	„ M.C.Das	Sr. Research office, Finance(IF)	GoA	„
16	„ P.C.Das	Director, KVIC	Gol	“

(C) Commercial Banks, RRBs, Co-operative Banks & Other Financial Institutions.

17	Shri B.B. Rattanpaul	DGM, Circle Head	UCO Bank	Guwahati
18	„ S.B. Ojah	GM	AGVB	„
19	„ S.K.Parida	DGM	Union Bank	„
20	„ Jahiruddin Khan	AGM	Allahabad Bank	„
21	„ S.K.Mukherjee	Zonal Manager	Bank of India	„
22	„ N.D. Purkayastha	DGM	UBI	„
23	„ P.Purkayastha	Sr. Manager	„	„
24	„ Maheswar Rath	DGM	Vijaya Bank	„
25	„ A.K.grover	AGM	Bank of Baroda	„
26	„ Ramesh Baswadia	AGM	Canara Bank	„
27	„ Subir Raybarman	AGM/SIC	Indian Bank	„
28	„ S.K.Mahapatra	Sr. Regional Manager	IOB	„
29	„ S.K.Sharma	AGM	OBC	„
30	„ B.P.Kar	Chief Manager	CBI	„
31	„ V.R. Behera	Sr. Br. Manager	Andhra bank	Guwahati
32	„ B.P. Chakraborty	Sr. Manager	Syndicate bank	„
33	„ R.K.Sarma	Chief Manager	AGVB	„
34	„ K.P.Nath	Asstt. VP	„	„
35	„ Dr. M.R.Dash	Chief Manager	PNB	„

36	„ Sasanka Goswami	Manager	„	„
37	„ Sujit Saha	Sr. Manager	Vijaya Bank	„
38	„ G.C.Biswas	Manager	„	„
39	„ Jayanta Paul	Sr. Manager	LDRB	„
40	„ H.Nath	Manager	BOM	„
41	„Chandan Pathak	Vice President	Yes Bank	„
42	„Ashit Paul	Manager	Allahabad Bank	„
43	„ J.Basumatary	Manager	Canara Bank	„
44	„ S.Bhattacharjee	Manager	BOB	„
45	„ Pintu Bhanja	Asstt. Manager	Indian Bank	„
46	„ Dr. M.D.Hasib	Regional co-ordinator	BYST	„
47	„ A.K.Nath	Project Head	BYST	„

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(D)Convenor Bank

45	Shri M.A. Sahu	General Manager (NW-I)	State Bank of India	Guwahati
46	„ S. Srivastava	DGM(B&O) Guwahati	„	„
47	„ I.S.Pongener	DGM(OR)	„	„
48	„ Z.T. Kiangte	AGM(LB&RRB)	„	„
49	„ Kanna Babu.M	AGM (ATM)	„	„
50	„ Z.A.Hazarika	CM(ABU)	„	„
51	„ P.K. Roy	Chief Manager(LB&RRB)	„	„
52	„ P.K.Saikia	Director (FLC)	„	„
53	„ M.C.Das	Manager(LB&RRB)	„	„
54	„ A.K.Azad	Dy Manager	„	„
55	„ Nikhil Dutta	„	„	„
56	„ G.R.Paul	„	„	„
57	„ Upen Das	Sr. Messenger	„	„

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